

## 09113913\_CLSTITLES

Titles of Most Frequently Occurring Classifications of Patents Returned

From A Search of 09113913 on April 12, 2001

23	<u>235/379</u>	(10 OR, 13 XR)
	Class	235 : REGISTERS
	235/375	SYSTEMS CONTROLLED BY DATA BEARING RECORDS
	235/379	.Banking systems
15	705/40	(9 OR, 6 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS
		PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/39	..Including funds transfer or credit
		transaction
	705/40	...Bill distribution or payment
13	705/42	(3 OR, 10 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS
		PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/39	..Including funds transfer or credit
		transaction
	705/42	...Remote banking (e.g., home banking)
12	<u>235/380</u>	(2 OR, 10 XR)
	Class	235 : REGISTERS
	235/375	SYSTEMS CONTROLLED BY DATA BEARING RECORDS
	<u>235/380</u>	.Credit or identification card systems
11	705/26	(1 OR, 10 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS
		PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		PRACTICE OR MANAGEMENT ARRANGEMENT
	705/26	.Electronic shopping (e.g., remote ordering)
11	705/39	(3 OR, 8 XR)

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Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

705/35 .Finance (e.g., banking, investment or credit)

705/39 ..Including funds transfer or credit  
transaction

11 705/44 (2 OR, 9 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

705/35 .Finance (e.g., banking, investment or credit)

705/39 ..Including funds transfer or credit  
transaction

705/44 ...Requiring authorization or authentication

9 705/45 (4 OR, 5 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

705/35 .Finance (e.g., banking, investment or credit)

705/39 ..Including funds transfer or credit  
transaction

705/45 ...With paper check handling

8 705/1 (4 OR, 4 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

8 705/43 (3 OR, 5 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

705/35 .Finance (e.g., banking, investment or credit)

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	705/39	..Including funds transfer or credit transaction
	705/42	...Remote banking (e.g., home banking)
	705/43	....Including Automatic Teller Machine (i.e., ATM)
7	283/58	(2 OR, 5 XR)
	Class 283	: PRINTED MATTER
	283/57	BANKING
	283/58	.Checks
7	705/75	(0 OR, 7 XR)
	Class 705	: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/50	BUSINESS PROCESSING USING CRYPTOGRAPHY
	705/64	.Secure transaction (e.g., EFT/POS)
	705/75	..Transaction verification
6	705/35	(1 OR, 5 XR)
	Class 705	: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
6	713/176	(4 OR, 2 XR)
	Class 713	: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/150	MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY
	713/168	.Particular communication authentication technique
	713/176	..Authentication by digital signature representation or digital watermark
5	382/137	(4 OR, 1 XR)
	Class 382	: IMAGE ANALYSIS
	382/100	APPLICATIONS
	382/137	.Reading bank checks (e.g., documents bearing E-13B type characters)
5	705/77	(0 OR, 5 XR)
	Class 705	: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

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ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY  
 705/64 .Secure transaction (e.g., EFT/POS)  
 705/77 ..Including remote charge determination or  
 related payment system

4 235/375 (0 OR, 4 XR)  
 Class 235 : REGISTERS  
 235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS

4 235/381 (0 OR, 4 XR)  
 Class 235 : REGISTERS  
 235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
 235/380 .Credit or identification card systems  
 235/381 ..With vending

4 283/57 (0 OR, 4 XR)  
 Class 283 : PRINTED MATTER  
 283/57 BANKING

4 382/115 (4 OR, 0 XR)  
 Class 382 : IMAGE ANALYSIS  
 382/100 APPLICATIONS  
 382/115 .Personnel identification (e.g., biometrics)

4 705/41 (2 OR, 2 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT  
 705/35 .Finance (e.g., banking, investment or credit)  
 705/39 ..Including funds transfer or credit  
 transaction  
 705/41 ...Having programming of a portable memory  
 device (e.g., IC card, "electronic purse")

4 705/54 (3 OR, 1 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY  
 705/51 .Usage protection of distributed data files  
 705/52 ..Usage or charge determination  
 705/54 ...Adding plural layers of rights or  
 limitations by other than the original prod

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4	705/76	(1 OR, 3 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/50	BUSINESS PROCESSING USING CRYPTOGRAPHY
	705/64	.Secure transaction (e.g., EFT/POS)
	705/76	..Electronic credential
4	705/80	(2 OR, 2 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/50	BUSINESS PROCESSING USING CRYPTOGRAPHY
	705/80	.Electronic negotiation
3	235/487	(1 OR, 2 XR)
	Class	235 : REGISTERS
	235/487	RECORDS
3	283/67	(1 OR, 2 XR)
	Class	283 : PRINTED MATTER
	283/67	METHOD
3	283/70	(0 OR, 3 XR)
	Class	283 : PRINTED MATTER
	283/67	METHOD
	283/70	.Identifying
3	705/38	(2 OR, 1 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/38	..Credit (risk) processing or loan processing (e.g., mortgage)
3	705/65	(1 OR, 2 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/50	BUSINESS PROCESSING USING CRYPTOGRAPHY
	705/64	.Secure transaction (e.g., EFT/POS)
	705/65	..Including intelligent token (e.g., electroni

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purse)

3 705/67 (1 OR, 2 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY  
705/64 .Secure transaction (e.g., EFT/POS)  
705/65 ..Including intelligent token (e.g., electroni  
C  
purse)  
705/67 ...Including authentication

3 705/78 (2 OR, 1 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY  
705/64 .Secure transaction (e.g., EFT/POS)  
705/77 ..Including remote charge determination or  
related payment system  
705/78 ...Including third party

3 902/22 (0 OR, 3 XR)  
Class 902 : ELECTRONIC FUNDS TRANSFER  
902/22 TERMINAL\* REGISTERS TRANSACTION\* (E.G., POINT  
OF SALE TERMINAL\*)

3 902/24 (0 OR, 3 XR)  
Class 902 : ELECTRONIC FUNDS TRANSFER  
902/24 FOR USE WITH GENERAL PURPOSE TERMINAL\* (E.G.,  
HOME BANKING)

2 109/24.1 (0 OR, 2 XR)  
Class 109 : SAFES, BANK PROTECTION, OR A RELATED DEVICE  
109/23 COMBINED  
109/24.1 .Depository with verification indicia applying  
means

2 235/382 (0 OR, 2 XR)  
Class 235 : REGISTERS  
235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
235/380 .Credit or identification card systems  
235/382 ..Permitting access

2 235/493 (0 OR, 2 XR)  
Class 235 : REGISTERS

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235/487

RECORDS

235/493

.Magnetic

2 271/303 (0 OR, 2 XR)

Class 271 : SHEET FEEDING OR DELIVERING

271/278 DELIVERING

271/279 .Multiple discharge

271/303 ..With movable diverter

2 283/904 (0 OR, 2 XR)

Class 283 : PRINTED MATTER

283/904 CREDIT CARD

2 379/91.01 (2 OR, 0 XR)

Class 379 : TELEPHONIC COMMUNICATIONS

379/90.01 TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE  
ELECTRICAL SYSTEM OR SIGNALLING (E.G., COM

POSITE)

379/91.01 .Credit authorization

2 379/93.12 (1 OR, 1 XR)

Class 379 : TELEPHONIC COMMUNICATIONS

379/90.01 TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE  
ELECTRICAL SYSTEM OR SIGNALLING (E.G., CO

MPOSITE)

379/93.01 .Having transmission of a digital message  
signal over a telephone line

379/93.12 ..Sales, ordering, or banking system

2 380/22 (0 OR, 2 XR)

Class 380 : CRYPTOGRAPHY

380/287 ELECTRIC SIGNAL MODIFICATION

380/22 .Having magnetic record carrier (e.g., tape,  
drum)

2 380/30 (0 OR, 2 XR)

Class 380 : CRYPTOGRAPHY

380/28 PARTICULAR ALGORITHMIC FUNCTION ENCODING

380/30 .Public key

2 382/119 (0 OR, 2 XR)

Class 382 : IMAGE ANALYSIS

382/100 APPLICATIONS

382/115 .Personnel identification (e.g., biometrics)

382/119 ..Using a signature

2 382/139 (0 OR, 2 XR)

Class 382 : IMAGE ANALYSIS

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382/100 APPLICATIONS

382/137 .Reading bank checks (e.g., documents bearing  
E-13B type characters)

382/139 ..Reading MICR data

2 382/175 (0 OR, 2 XR)  
Class 382 : IMAGE ANALYSIS

382/173 IMAGE SEGMENTATION

382/175 .Separating document regions using preprinted  
guides or markings

2 455/31.3 (0 OR, 2 XR)  
Class 455 : TELECOMMUNICATIONS

455/31.1 SYSTEM WITH RECEIVER SELECTION

455/31.2 .Control of selectively responsive paging  
arrangement over telephone line

455/31.3 ..Two-way paging system

2 455/405 (0 OR, 2 XR)  
Class 455 : TELECOMMUNICATIONS

455/403 RADIOTELEPHONE SYSTEM

455/405 .Usage measurement

2 455/406 (2 OR, 0 XR)  
Class 455 : TELECOMMUNICATIONS

455/403 RADIOTELEPHONE SYSTEM

455/405 .Usage measurement

455/406 ..Billing

2 455/408 (0 OR, 2 XR)  
Class 455 : TELECOMMUNICATIONS

455/403 RADIOTELEPHONE SYSTEM

455/405 .Usage measurement

455/406 ..Billing

455/408 ...At remote station

2 455/410 (0 OR, 2 XR)  
Class 455 : TELECOMMUNICATIONS

455/403 RADIOTELEPHONE SYSTEM

455/410 .Security or fraud prevention

2 705/17 (0 OR, 2 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

705/16 .Including point of sale terminal or electroni



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c  
r  
yment credit

705/17 cash register  
..Having interface for record bearing medium o  
carrier for electronic funds transfer or pa

2 705/2 (1 OR, 1 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/2 .Health care management (e.g., record  
management, ICDA billing)

2 705/30 (0 OR, 2 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/30 .Accounting

2 705/33 (0 OR, 2 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/30 .Accounting  
705/33 ..Checkbook balancing, updating or printing  
arrangement

2 705/34 (2 OR, 0 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/30 .Accounting  
705/34 ..Bill preparation

2 705/4 (1 OR, 1 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS

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PRACTICE OR MANAGEMENT ARRANGEMENT

705/4      .Insurance (e.g., computer implemented system  
cessing      or method for writing insurance policy, pro  
             insurance claim, etc.)

2   705/52      (1 OR, 1 XR)  
Class   705 :   DATA PROCESSING: FINANCIAL, BUSINESS  
             PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION

705/50      BUSINESS PROCESSING USING CRYPTOGRAPHY  
705/51      .Usage protection of distributed data files  
705/52      ..Usage or charge determination

2   705/58      (0 OR, 2 XR)  
Class   705 :   DATA PROCESSING: FINANCIAL, BUSINESS  
             PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION

705/50      BUSINESS PROCESSING USING CRYPTOGRAPHY  
705/51      .Usage protection of distributed data files  
705/57      ..Copy protection or prevention  
705/58      ...Having origin or program ID

2   705/70      (0 OR, 2 XR)  
Class   705 :   DATA PROCESSING: FINANCIAL, BUSINESS  
             PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION

705/50      BUSINESS PROCESSING USING CRYPTOGRAPHY  
705/64      .Secure transaction (e.g., EFT/POS)  
705/70      ..Home banking

2   705/74      (0 OR, 2 XR)  
Class   705 :   DATA PROCESSING: FINANCIAL, BUSINESS  
             PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION

705/50      BUSINESS PROCESSING USING CRYPTOGRAPHY  
705/64      .Secure transaction (e.g., EFT/POS)  
705/74      ..Anonymous user system

2   710/11      (2 OR, 0 XR)  
Class   710 :   ELECTRICAL COMPUTERS AND DIGITAL DATA  
             PROCESSING SYSTEMS: INPUT/OUTPUT  
710/1      INPUT/OUTPUT DATA PROCESSING  
710/8      .Peripheral configuration  
710/11      ..Protocol selection

2   713/156      (0 OR, 2 XR)  
Class   713 :   ELECTRICAL COMPUTERS AND DIGITAL PROCESSING

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SYSTEMS: SUPPORT

713/150 MULTIPLE COMPUTER COMMUNICATION USING  
CRYPTOGRAPHY

713/155 .Central trusted authority provides computer  
authentication

713/156 ..By certificate

2 713/170 (0 OR, 2 XR)  
Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT

713/150 MULTIPLE COMPUTER COMMUNICATION USING  
CRYPTOGRAPHY

713/168 .Particular communication authentication  
technique

713/170 ..Authentication of an entity and a message

2 713/179 (1 OR, 1 XR)  
Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT

713/150 MULTIPLE COMPUTER COMMUNICATION USING  
CRYPTOGRAPHY

713/168 .Particular communication authentication  
technique

713/176 ..Authentication by digital signature  
representation or digital watermark

713/179 ...Including generation of associated coded  
record

2 713/185 (0 OR, 2 XR)  
Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT

713/182 SYSTEM ACCESS CONTROL BASED ON USER  
IDENTIFICATION BY CRYPTOGRAPHY

713/185 .Using record or token

2 713/186 (1 OR, 1 XR)  
Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT

713/182 SYSTEM ACCESS CONTROL BASED ON USER  
IDENTIFICATION BY CRYPTOGRAPHY

713/185 .Using record or token

713/186 ..Biometric acquisition

2 713/200 (1 OR, 1 XR)  
Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT

713/200 SECURITY

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2 902/14 (0 OR, 2 XR)  
 Class 902 : ELECTRONIC FUNDS TRANSFER  
 902/8 TERMINAL\* WITH MEANS PERMITTING DEPOSIT OR  
 902/14 WITHDRAWAL (E.G., ATM)  
 .With cash dispenser

2 902/2 (0 OR, 2 XR)  
 Class 902 : ELECTRONIC FUNDS TRANSFER  
 902/1 WITH ELECTRONIC MEANS PROVIDING SECURITY  
 902/2 .Protects transmitted data (e.g., encryption o  
 r decryption)

2 902/3 (0 OR, 2 XR)  
 Class 902 : ELECTRONIC FUNDS TRANSFER  
 902/1 WITH ELECTRONIC MEANS PROVIDING SECURITY  
 902/3 .Evaluates biometrics

2 902/5 (0 OR, 2 XR)  
 Class 902 : ELECTRONIC FUNDS TRANSFER  
 902/1 WITH ELECTRONIC MEANS PROVIDING SECURITY  
 902/4 .Means to read data stored on identifier\*  
 902/5 ..And to verify identity of user\*